

# ME | MOBILE EDUCATORS Credit Union

A Publication By Mobile Educators Credit Union • Summer 2025

## HOLIDAY CLOSINGS

Independence Day: Friday, July 4th

Labor Day: Mon, September 1st

Columbus Day: Mon, October 13th



## VACATION CLUB MEMBERS

*Pack Your Bags!*

It's time to pack your bags! MECU Vacation Club Members' money was transferred on May 31st. Vacation Club members save each month throughout the year so they will have the money needed to take the vacation they want. By saving this way, you have the security of knowing the money will be there when you are ready for vacation. Current Vacation Club members will be automatically enrolled for 2026. Contact us to make changes to your club account. Stop in today and start your Vacation Club for 2026!

## Sun, Sand and SWEET RIDES!

We offer great rates on new and used autos and can also save you money when you refinance. Visit us online at [yourmecu.com](http://yourmecu.com) to download your loan application or stop by one of our convenient area locations and apply today!

Model Year	Rate	Term
2025 - 2023	4.49% APR*	60 Months
2025 - 2023	4.99% APR*	72 Months (Financing \$20,000 or more)
2025 - 2023	5.49% APR*	84 Months (Financing \$30,000 or more)
2022 - 2021	4.99% APR*	60 Months
2020 - Older	5.49% APR*	48 Months

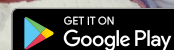
\*APR = Annual Percentage Rate. Rates quoted are best available and subject to change. Loan rates may vary depending on credit scoring. All loans subject to credit approval. Additional terms may apply. Federally Insured by NCUA. Equal Housing Lender.

## GET MECU ON THE GO WITH CO-OP SHARED BRANCH



Find a CO-OP credit union on the go. Look for the CO-OP Shared Branch Logo the next time you need banking services when you're not close to your home branch!

Download the CO-OP Mobile App for iPhone or Android to locate a Branch: 1-888-SITE-COOP (888-748-3266) [www.co-opsharedbranch.org](http://www.co-opsharedbranch.org)



## TRAVELING THIS SUMMER? SHOP SMART WITH AN MECU VISA!



**VISA Platinum**  
**8.90%APR\***

**VISA Classic**  
**12.90%APR\***

**Share Secured Visa**  
**5.90%APR\***

Our VISA Platinum card has a rate as low as 8.90% APR\* and our VISA Classic rate is as low as 12.90% APR\*. We also offer a Share Secured Visa with a rate of 5.90% APR\*. In addition to low interest rates, enjoy a 25-day Grace Period on purchases and we do not charge an annual fee! What are you waiting for? Apply today!

To apply for our VISA® credit card, contact any branch, call us at 1-800-611-6589 or visit our website at [www.yourmecu.com](http://www.yourmecu.com)

\*A.P.R. = annual percentage rate. MECU membership required. Rates subject to change. See credit union for details. Federally Insured by NCUA. Equal Housing Lender.

[www.yourmecu.com](http://www.yourmecu.com)



www.yourmecu.com

## LOCATIONS

### Main Branch

3150 Airport Blvd  
Mobile, AL 36606  
251.473.4712  
Mon, Tue, Thurs: 9 a.m. - 5 p.m.  
Wed: 12 p.m. - 5 p.m.  
Fri: 9 a.m. - 6 p.m.  
Sat: 9 a.m. - 1 p.m.

### Baldwin County

7028 Highway 90  
Daphne, AL 36526  
251.626.3304  
Mon, Tue, Thurs: 9 a.m. - 5 p.m.  
Wed: 12 p.m. - 5 p.m.  
Fri: 9 a.m. - 6 p.m.  
(Closed 11 a.m. - 12 p.m., Mon,  
Tue, Thu & Fri for lunch)

### Saraland

12 U.S. Hwy. 43  
Saraland, AL 36571  
251.675.3301  
Mon, Tue, Thurs: 9 a.m. - 5 p.m.  
Wed: 12 p.m. - 5 p.m.  
Fri: 9 a.m. - 6 p.m.

### West Mobile

7730 Cottage Hill Road  
Mobile, AL 36695  
251.633.4474  
Mon, Tue, Thurs: 9 a.m. - 5 p.m.  
Wed: 12 p.m. - 5 p.m.  
Fri: 9 a.m. - 6 p.m.

## IMPORTANT NUMBERS

### 24 Hour Audio Response

1.800.259.0298

**VISA Credit Card:** To report lost or stolen cards 800-808-7230, for fraud inquiries 800-854-1557

**VISA Debit Cards:** To report lost or stolen cards 800-472-3272, for fraud inquiries 877-253-8964



### Shared Branch

1-888-SITE-CO-OP  
co-opsharedbranch.org



Federally Insured by NCUA  
Equal Housing Lender



01168-NEWS-0625

MOBILE EDUCATORS CREDIT UNION  
315 AIRPORT BOULEVARD, MOBILE, ALABAMA 36606 • 251-473-4712

## FUNDS AVAILABILITY POLICY

Revised July 2025

### Your Ability to Withdraw Funds

This policy disclosure describes your ability to withdraw funds at MOBILE EDUCATORS CREDIT UNION. This policy only applies to the availability of funds in "transaction accounts" subject to Regulation CC. Generally, "transaction accounts" are accounts that do not limit the number of types or transfers that may be made from the account. The credit union reserves the right to delay the availability of funds deposited to accounts not governed by Regulation CC for periods longer than those disclosed in this policy. Please ask us if you have a question about which accounts are affected by this policy disclosure.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturday, Sundays, and federal holidays. If you make a deposit before we close on a business day that we are open we will consider that day to be the day of your deposit. However, if you make a deposit after we close or on a day, we are not open, we will consider that the deposit was made on the next business day we are open.

### Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275.00 of your deposit, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of your employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be

delayed for a longer period under the following circumstances;

- We believe a check you deposit will not be paid
- You deposit checks totaling more than \$6,725 on any one day.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

### Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725.00 of a day's total deposits of Government issued checks, and United Postal Service Money Orders will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$6,725.00 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

If we cash a check for you that is drawn on another credit union or bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we have cashed would have been available if you had deposited it.

We place certain limitations on withdrawals in cash. In general, \$275.00 of a deposit is available for withdrawal in cash on the first business day after the day of deposit. Any remaining funds will be available for withdrawal in cash on the following business day. The Credit Union we may reject any check presented.